

Certificate Number: 01095-TXN-DE-021505656
Bankruptcy Case Number: 13-70234



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 29, 2013, at 10:30 o'clock AM CDT, Jaime Villeda Espinoza completed a course on personal financial management given in person by Walter O'Cheskey, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: July 29, 2013 By: /s/Marsha Morgan

Name: Marsha Morgan

Title: financial management educator